

**Table I.A.2.c.(1)(2004) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.3%	13.2%	11.0%	4.5%	2.0%	0.8%	11.6%	1.6%
Industry group **								
Agric., fish., forest.	14.1%	11.8%	24.4% *	7.3% *	.	42.1% *	13.6%	16.8% *
Mining and manufacturing	5.7%	10.1%	6.0% *	3.9% *	2.3% *	0.9% *	7.6%	2.0%
Construction	14.8%	17.7%	14.1%	8.9%	1.7% *	0.3% *	15.9%	5.0% *
Utilities and transp.	6.0% *	10.0% *	14.8% *	3.9% *	4.7% *	1.1% *	9.5% *	2.8% *
Wholesale trade	10.1%	18.3%	14.3%	2.7% *	2.0% *	0.7% *	14.5%	1.8% *
Fin. svcs. and real estate	3.4%	7.8%	10.6%	2.7% *	0.3% *	0.5% *	7.8%	0.5% *
Retail trade	4.7%	11.2%	14.1%	5.2% *	1.9% *	0.4% *	11.3%	0.8%
Professional services	6.5%	11.5%	6.2%	2.4%	1.1% *	1.5% *	9.2%	1.7%
Other services	9.4%	15.8%	12.3%	6.7%	4.3% *	0.6% *	13.9%	2.3%
Ownership								
For profit, incorporated	7.1%	14.1%	10.4%	4.4%	1.9%	0.7%	11.9%	1.3%
For profit, unincorporated	7.1%	10.1%	10.7%	3.5% *	0.1% *	0.7% *	9.7%	1.0% *
Nonprofit	9.2%	14.2%	15.0%	5.6%	3.5% *	2.7% *	12.9%	4.1%
Age of firm								
Less than 5 years	12.0%	14.5%	9.6% *	4.6% *	0.0% *	.	13.1%	1.0% *
5-9 years	10.2%	12.8%	8.8% *	4.7% *	5.2% *	0.4% *	11.1%	4.9% *
10-19 years	9.5%	12.8%	10.1%	4.4%	1.3% *	.	11.4%	1.4% *
20 or more years	7.0%	13.3%	12.0%	4.6%	1.9% *	0.7% *	11.5%	1.7%
Unknown	1.1%	22.8% *	21.8% *	0.9% *	3.6% *	0.9%	4.8% *	1.0%
Multi/single status								
2 or more locations	1.6%	8.1% *	8.8% *	2.1% *	2.0%	0.7%	5.3%	1.1%
1 location only	11.7%	13.3%	11.3%	6.3%	2.2%	33.5%	12.1%	6.1%
Percent full-time employees								
Less than 25%	6.5%	10.1%	12.3% *	6.5% *	5.2% *	1.1% *	10.4%	2.8% *
25-49 %	5.2%	8.8%	11.6% *	6.7% *	4.2% *	0.1% *	9.5%	1.4% *
50-74 %	6.7%	12.2%	10.6%	6.7% *	0.4% *	0.5% *	11.3%	1.0% *
75% or more	7.7%	13.9%	10.9%	3.8%	1.9%	0.9%	11.8%	1.6%
Union presence								
No union employees	7.7%	13.2%	10.6%	3.7%	1.3%	0.2% *	11.5%	1.0%
Has union employees	7.2%	10.6%	18.0%	14.4%	9.4% *	2.9%	13.0%	4.8%
Unknown	2.7%	22.6% *	4.1% *	16.0% *	6.6% *	0.9% *	15.5% *	1.6%
Percent low wage employees								
50% or more low wage	5.6%	14.0%	8.9%	4.7%	2.1% *	0.6% *	11.3%	1.4%
Less than 50% low wage	7.9%	13.0%	11.5%	4.4%	2.0%	0.9%	11.6%	1.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.c.(1)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.59%	1.17%	0.58%	0.45%	0.15%	0.46%	0.23%
Industry group **								
Agric., fish., forest.	2.72%	2.98%	12.36% *	4.60% *	.	13.04% *	3.16%	6.53% *
Mining and manufacturing	0.83%	2.41%	2.39% *	1.54% *	1.06% *	0.51% *	1.26%	0.51%
Construction	1.62%	1.96%	3.85%	2.26%	1.04% *	0.29% *	1.79%	1.96% *
Utilities and transp.	1.92% *	3.48% *	6.14% *	3.77% *	2.62% *	0.53% *	2.99% *	1.04% *
Wholesale trade	1.11%	2.06%	4.18%	1.12% *	1.23% *	0.87% *	1.56%	0.70% *
Fin. svcs. and real estate	0.58%	1.76%	2.77%	1.42% *	0.19% *	0.34% *	1.52%	0.29% *
Retail trade	0.63%	1.85%	2.92%	1.96% *	1.07% *	0.22% *	1.72%	0.21%
Professional services	0.57%	1.28%	1.12%	0.52%	0.73% *	0.50% *	0.98%	0.43%
Other services	0.49%	0.85%	1.54%	1.36%	1.34% *	0.29% *	0.78%	0.47%
Ownership								
For profit, incorporated	0.32%	0.86%	1.31%	0.62%	0.46%	0.13%	0.55%	0.14%
For profit, unincorporated	0.78%	1.42%	2.29%	1.37% *	0.05% *	0.46% *	1.07%	0.47% *
Nonprofit	0.88%	2.09%	1.72%	1.39%	1.52% *	1.22% *	1.33%	1.12%
Age of firm								
Less than 5 years	1.58%	1.90%	3.97% *	4.60% *	0.03% *	.	1.66%	0.68% *
5-9 years	1.53%	1.77%	3.80% *	1.57% *	3.61% *	0.33% *	1.60%	2.20% *
10-19 years	0.61%	1.17%	1.25%	1.13%	0.67% *	.	0.74%	0.42% *
20 or more years	0.30%	0.59%	1.25%	0.62%	0.58% *	0.27% *	0.51%	0.33%
Unknown	0.23%	10.87% *	10.75% *	0.97% *	1.62% *	0.24%	10.22% *	0.23%
Multi/single status								
2 or more locations	0.26%	4.28% *	3.24% *	1.11% *	0.49%	0.15%	1.37%	0.17%
1 location only	0.52%	0.57%	1.45%	0.85%	0.65%	9.76%	0.54%	1.01%
Percent full-time employees								
Less than 25%	1.75%	2.64%	6.14% *	3.47% *	3.20% *	1.15% *	2.94%	0.98% *
25-49 %	0.81%	1.53%	3.65% *	2.23% *	2.18% *	0.16% *	1.20%	0.60% *
50-74 %	0.72%	2.00%	2.01%	2.11% *	0.21% *	0.56% *	1.11%	0.44% *
75% or more	0.33%	0.71%	1.19%	0.61%	0.55%	0.14%	0.52%	0.25%
Union presence								
No union employees	0.32%	0.59%	1.16%	0.60%	0.33%	0.06% *	0.46%	0.16%
Has union employees	0.93%	2.41%	4.28%	3.82%	4.41% *	0.79%	2.16%	1.15%
Unknown	0.56%	9.93% *	3.05% *	5.64% *	8.98% *	0.32% *	5.43% *	0.43%
Percent low wage employees								
50% or more low wage	0.27%	1.00%	2.18%	0.96%	0.65% *	0.22% *	0.67%	0.31%
Less than 50% low wage	0.36%	0.62%	1.35%	0.68%	0.59%	0.20%	0.54%	0.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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